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Attorney Docket No.: 16869S-042700US  
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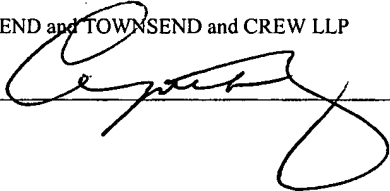
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

On

8/4/05

TOWNSEND and TOWNSEND and CREW LLP

By:



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Takeshi Ieshima, et al.

Application No.: 10/080,163

Filed: February 19, 2002

For: SYSTEM AND METHOD FOR  
MANAGING DEBTS

Customer No.: 20350

Confirmation No. 9294

Examiner: Debra F. Charles

Technology Center/Art Unit: 3624

AMENDMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed March 9, 2005, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.